FORM B5 (12/02)

United So	United States Bankruptcy Court		
Eastern	District of	Niew York	PETITION
IN RE (Name of Debtor - If Individual: Last, Fir	st, Middle)	ALL OTHER NAMES used to (Include married, maiden, and Herman Jac	d trade names.) Obowitz
SOC. SEC./TAX I.D. NO. (If more than one, sta	te all.)	Herman Jak	obowitz
	OF RESIDENCE OR	MAILING ADDRESS OF D	EBTOR (If different from street address)
	LPLACE OF BUSINESS Lings		
LOCATION OF PRINCIPAL ASSETS OF BUSIN	ESS DEBTOR (If different	ent from previously listed address	es)
CHAPTER OF BANKRUPTCY CODE UNDER	WHICH PETITION IS F	TILED	
Chapter 7	Chapter 11		
INFORM	ATION REGARDING	DEBTOR (Check applicable	boxes)
Petitioners believe: Debts are primarily consumer debts X Debts are primarily business debts (complete	sections A and B)	TYPE OF DEBTOR Individual Partnership Other:	Corporation Publicly Held Corporation Not Publicly Held
A. TYPE OF BUSINESS (Check Professional Transportation Retail/Wholesale Manufacturing/ Railroad Mining Stockbroker	Commodity Broker Construction Real Estate Other	The debtor is a pers unpaid debts owed by Distributors, Inc., Standard Personal Ca	BE NATURE OF BUSINESS onal guarantor of certain M. Sobol, Inc., Allou Direct Fragrances, Inc. and re Manufacturing, Inc.
v	VEN		
Debtor has been domiciled or has had a preceding the date of this petition or for	residence, principal plac a longer part of such 18	e of business, or principal asset 0 days than in any other Distri	s in the District for 180 days immediately of.
A bankruptcy case concerning debtor's	affiliate, general partner	or partnership is pending in thi	s District.
		ILED BY OR AGAINST ANY Iformation for any additional ca	
Name of Debtor 1. Allou Distributors, Inc., et al. 2. Allou Healthcare, Inc.	Case Number 1. 03-82321 (Jointly A 2. 03-82662		Date 1. April 9, 2003 2. April 18, 2003
Relationship 1. & 2. affiliate, as defined in 11U.S.C. 101(2)	District 1.&2. EDNY - Central	Islip	Judge 1.&2. Cyganowski
i e	GATIONS plicable boxes)		COURT USE ONLY
 Petitioner(s) are eligible to file this The debtor is a person against whor of the United States Code. The debtor is generally not paying such debts are the subject of a bona Within 120 days preceding the filin receiver, or agent appointed or auth 	n an order for relief may such debtor's debts as th fide dispute; or g of this petition, a custo orized to take charge of	ey become due, unless odian, other than a trustee, less than substantially all	
of the property of the debtor for the		tien against such	

Herman Jacobs

EODM & Combont Bodition	Name of Debtor	
FORM 5 Involuntary Petition (12/02)	Case No.	(court use only)
	TRANSFER OF CLAIM	V
Check this box if there has been a transfer of any of the transfer and any statements that are required u	claim against the debtor by or to any petitioner. Attacl	h all documents evidencing
	REQUEST FOR RELIEF	
Petitioner(s) request that an order for relief be entered at this petition.	against the debtor under the chapter of title 11, United	l States Code, specified in
Petitioner(s) declare under penalty of perjury that the foregoing is true and correct according to the best of the knowledge information and belief. X Signature of Petitioner or Representative (State title) Congress Financial Corporation Name of Petitioner Date Signed	X Conference of Attorney	6/1/03 Date
Name & Mailing Address of Individual Signing in Representative Capacity 1133 Avenue of the Address Avenue of	Mericas Address 230 Park Avenue, New York, N Telephone No.	
X Signature of Petitioner or Representative (State title) Citibank, N.A.	X Signature of Attorney	Date
Name of Petitioner Date Signed Name & Mailing Address of Individual Signing in Representative Capacity New York, NY 1001	Telephone No.	
X Signature of Petitioner or Representative (State title) LaSalle Business Credit, Inc.	X Signature of Attorney	Date
Name of Petitioner Name & Mailing Address of Individual Signing in Representative Capacity Date Signed 1735 Market Street Suite 660 Philadelphia, PA 191	Telephone No.	
PET	TTIONING CREDITORS	
Name and Address of Petitioner	Nature of Claim	Amount of Claim
Congress Financial Corporation	Secretaria Didan	
1133 Avenue of the Americas, NY, NY 10036		\$3,250,000 #
Name and Address of Petitioner Citibank, N.A.	Nature of Claim	Amount of Claim
388 Greenwich Street, NY, NY 10013	Sec attached Rider	\$1,250,000 *
Name and Address of Petitioner LaSalle Business Credit, Inc.	Nature of Claim	Amount of Claim
1735 Market Street, Suite 660 Philadelphia, PA 19103	See attached Rider	\$1,000,000 •
Note: If there are more than three petitioners, attac	ch additional sheets with the statement under the under the statement and the name of attorney	Total Amount of Petitioners' Claims \$5.500.000

^{*} This amount does not include interest, costs and other charges and claims against the debtor.

FORM 6.4	Name of Debtor	cobs
FORM 5 Involuntary Petition (12/02)	Case No.	
		(court use only)
Check this box if there has been a transfer of any claim agains the transfer and any statements that are required under Bankri	ER OF CLAIM st the debtor by or to any petitioner. Attach uptcy Rule 1003(a).	all documents evidencing
	T FOR RELIEF	
Petitioner(s) request that an order for relief be entered against the of this petition. Petitioner(s) declare under penalty of perjury that the foregoing is true and correct according to the best of their knowledge, information, and belief.	lebtor under the chapter of title 11, United :	States Code, specified in
X	Y	
Signature of Petitioner or Representative (State title) Congress Financial Corporation	Signature of Attorney	Date
Name of Petitioner Date Signed Name & Mailing Address of Individual Signing in Representative Capacity New York, NY 10036	Name of Attorney Firm (If any) Otterbourg, Steindler, Houston Address 230 Park Avenue, New York, NY Telephone No. (212) 661-9100	
	- †	
X Signature of Petitioner or Representative (State title) Citibank, N.A.	Signature of Attorney	Date
Name of Petitioner Date Signed Name & Mailing Address of Individual Signing in Representative Capacity New York, NY 10013	Name of Attorney Firm (If any) Otterbourg, Steindler, Houston Address 230 Park Avenue, New York, N Telephone No. (212) 661-9100	
X Signature of Petitioner of Representative (State title) LaSalle Business Credit, Inc. (5/6/03)	X CMC Signature of Attorney	C/C/p? Date
Name of Petitioner Date Signed Name & Mailing Address of Individual Signing in Representative Capacity Philadelphia, PA 19103	Name of Attorney Firm (If any) Otterbourg, Steindler, Houston Address 230 Park Avenue, New York, N Telephone No. (212) 661-9100	
PETITIONING	CREDITORS	
Name and Address of Petitioner	Nature of Claim	Amount of Claim
Congress Financial Corporation		
1133 Avenue of the Americas, NY, NY 10036	See attached Rider	\$3,250,000 *
Name and Address of Petitioner Citibank, N.A.	Nature of Claim	Amount of Claim
388 Greenwich Street, NY, NY 10013	See attached Rider	\$1,250,000 *
Name and Address of Petitioner LaSalle Business Credit, Inc.	Nature of Claim	Amount of Claim
1735 Market Street, Suite 660 Philadelphia, PA 19103	See attached Rider	\$1,000,000 *
Note: If there are more than three petitioners, attach additional	sheets with the statement under	Total Amount of
penalty of perjury, each petitioner's signature under the sand petitioning creditor information in the format above.	statement and the name of attorney	Petitioners' Claims \$5,500,000

^{*} This amount does not include interest, costs and other charges and claims against the debtor.

		Name of Debter	cobs	
FORM 5 Involuntary Petition (12/02)				
		Case No(court use only)		
<u> </u>	TRANSF	EROFCLAIM	(
_				
Check this box if there the transfer and any sta	has been a transfer of any claim again itements that are required under Bank	ast the debtor by or to any petitioner. Attach ruptcy Rule 1003(a).	all documents evidencing	
	RIBQUES	T FOR RELIEF		
Baris' and the second of the			<u>.</u>	
this petition.	order for relief be entered against the	debtor under the chapter of title 11, United 5	states Code, specified in	
ans poutou.		1		
Petitioner(s) declare under	coalty of periury that the	· ·		
foregoing is true and correct	according to the best of their			
knowledge, information, and	belief.			
l		·		
X		<u>X</u>		
Signature of Petitioner or Re Congress Financial Co		Signature of Attorney	Date	
Name of Petitioner	Date Signed	Name of Attorney Firm (If any)		
	Date Signed	Otterbourg, Steindler, Houston	k Rosen, P.C.	
Name & Mailing		Address		
Address of Individual	1133 Avenue of the Americas	230 Park Avenue, New York, N	(10169	
Signing in Representative	No. Wast NIN MAZZ	Telephone No.		
Capacity	New York, NY 10036	(212) 661-9100	·	
1/15				
X Kent 19	July 6/9/03	x ay, r	6/4/63 Date	
Signature of Petitioner or R Citibank, N.A.	epresentative (State title)	Signature of Attorney	Date	
Name of Petitioner	Date Signed	Name of Attorney Firm (If any)		
	6	Otterbourg, Steindler, Houston	& Rosen, P.C.	
Name & Mailing		Address		
Address of Individual	388 Greenwich Street	230 Park Avenue, New York, N	(10169	
Signing in Representative .		Telephone No.		
Capacity	New York, NY 19013	(212) 661-9100		
· · · · · · · · · · · · · · · · · · ·				
X Signature of Petitioner or R	emprendative (State title)	Signature of Attorney		
LaSalle Business Cre		Signature of Attorney	Date	
Name of Petitioner	Date Signed	Name of Attorney Firm (If any)	•	
-		Otterbourg, Steindler, Houston & Rosen, P.C.		
Name & Mailing		Address		
Address of Individual 1735 Market Street		230 Park Avenue, New York, NY 10169		
Signing in Representative Capacity	Suite 660 Philadelphia, PA 19103	Telephone No.		
Capacity	I madespula, FA 17103	(212) 661-9100		
	PETITIONING	CREDITORS		
Name and Address of Petitione	Į.	Nature of Claim	Amount of Claim	
Congress Financial C	erporation	1		
[133 Avenue of the A	mericas, NY, NY 10036	See attached Rider	\$3,250,000 *	
Name and Address of Petitione Citibank, N.A.	te and Address of Petitioner Nature of Claim		Amount of Claim	
388 Greenwick Street	, NY, NY 10013	See attached Rider	\$1.350.00c	
Name and Address of Politicas	······································	Nature of Claim	S1.250.000 A Amount of Claim	
LaSalle Business Cred				
1735 Market Street, S Philadelphia, PA 1916		See attached Rider \$1,000,000		
	an three petitioners, attach additional	sheets with the statement and a	Total Amount of	
penalty of periury.	each petitioner's signature under the	statement and the name of attorney	Petitioners' Claims	
and petitioning creditor information in the format above.			\$5,500,000	

^{*} This amount does not include interest, costs and other charges and claims against the debtor.

RIDER TO INVOLUNTARY PETITION

- 1. Congress Financial Corporation ("Congress"), in its capacity as Agent pursuant to the Loan Agreement (as hereinafter defined) acting for and on behalf of the financial institutions which are parties to the Loan Agreement as lenders (in such capacity "Agent"), and the financial institutions which are parties to the Loan Agreement as lenders (collectively, "Lenders") entered into financing arrangements with M. Sobol, Inc. ("Sobol"), Allou Distributors, Inc. ("Distributors"), Direct Fragrances, Inc. ("Direct") and Stanford Personal Care Manufacturing, Inc. ("Stanford", and together with Sobol, Distributors and Direct, collectively, "Borrowers"), pursuant to which the Lenders made loans and advances and provided other financial accommodations to the Borrowers as set forth in the Loan and Security Agreement, dated September 4, 2001 (the "Loan Agreement").
- 2. Upon information and belief, at the time the Loan Agreement was executed Victor Jacobs a/k/a Victor Jacobs witz ("Victor") was the Chairman of the Board of the Borrowers, Herman Jacobs a/k/a Herman Jacobowitz a/k/a Herman Jakobowitz ("Herman") was the Chief Executive Officer and a Director of the Borrowers, and Jacob Jacobs a/k/a Jacob Jacobowitz a/k/a Jack Jacobs ("Jack," and collectively with Victor and Herman, the "Jacobs") was the Executive Vice President and a Director of the Borrowers. The Jacobs hold fifty-one percent (51%) of the stock of Allou Healthcare, Inc. ("Allou"), the parent corporation of the Borrowers, and are also officers and directors of the Allou.
- 3. On or about September 4, 2001, in consideration of the benefits which would accrue to the Jacobs and Allou, and as an inducement for and in consideration of the Lenders making loans and advances and providing other financial accommodations to the Borrowers pursuant to the Loan Agreement, the Jacobs made, executed and delivered to Congress, as a Lender and as Agent for the Lenders, their absolute and

unconditional, joint and several, guarantee of payment of, among other things, all obligations, liabilities and indebtedness of any kind, nature and description of each of the Borrowers to the Lenders, including principal, interest, charges, fees, costs and expenses (the "Guarantee"). The Guarantee was limited to the amount of \$10,000,000, together with interest, costs and expenses as provided therein.

- 4. In September 2002, a fire at the Borrowers' Brooklyn, New York warehouse resulted in the destruction of inventory having a reported retail value of approximately \$100,000,000. The inventory was insured and Congress, as a Lender and Agent for the Lenders, was the loss payee under the policies. Allou and Congress are currently co-plaintiffs in an action against the insurance companies which is pending in the Supreme Court of the State of New York, County of New York, to recover amounts due under the policies. Notwithstanding the destruction of a substantial portion of their collateral and the insurers' refusal to make payments under the policies, the Lenders agreed to amend the Loan Agreement and to continue to make loans and advances to the Borrowers as set forth in Amendment No. 1 to the Loan Agreement dated as of December 19, 2002 (the "Amendment").
- 5. Under the terms of the Amendment, \$51,000,000 of the outstanding indebtedness, designated in the Amendment as the "Supplemental Loans," would become due upon the earlier of the date of payment of the insurance claims in an amount equal to the Supplemental Loans or December 31, 2002, unless extended pursuant to the terms of the Amendment. Although the insurance claims were not paid, as a further accommodation to the Borrowers, the Lenders granted the Borrowers extensions through March 31, 2003 in accordance with letter agreements dated as of January 31, 2003 and February 28, 2003.
- 6. The Borrowers failed to pay the Supplemental Loan when it became due on March 31, 2003.

 As a result of this default, as well as other "Events of Default" as defined in the Loan Agreement, the Lenders exercised their right to accelerate, and demand payment of, the entire indebtedness due the Lenders, notice of

224629-3 -2-

which was sent to the Borrowers and the Jacobs' counsel on April 8, 2003 and to the Jacobs themselves on April 14, 2003. As of May 29, 2003, the total amount of indebtedness due and owing by the Borrowers to the Lenders under the Loan Agreement was not less than \$168,051,967, plus all interest, fees, costs and expenses chargeable with respect thereto.

- 7. On April 9, 2003, Congress, Citibank N.A. and LaSalle Business Credit, Inc. (the "Petitioning Creditors"), each of which is a Lender under the Loan Agreement, filed Involuntary Petitions under Chapter 11 of the United States Bankruptcy Code against each of the Borrowers in the United States Bankruptcy Court, Eastern District of New York. That same day, the Borrowers filed a consent to the bankruptcy proceedings in the Bankruptcy Court.
- 8. As of June 5, 2003, the Jacobs have failed to pay the Lenders any of the amounts unconditionally due and owing under the Guarantee.
- 9. Upon information and belief, on or about April 15, 2003, the Jacobs allowed a \$3.2 million Judgment to be entered against them in the Supreme Court of the State of New York, County of Kings, in favor of an entity known as Eurofactors International having a post office box in Zurich, Switzerland as its reported address. A copy of the Judgment and the Affidavit of Confession of Judgment executed by the Jacobs is annexed hereto as Exhibit A.

224629-3 -3-

COUNTY OF KINGS Index No. Address of PlaIntiff: Eurofactors International Plaintiff(s) against Jacob Jabobowitz, and Herman Jacobowitz, and Victor Jacobowitz Defendant(s) Index No. Address of PlaIntiff: P.O.S. 1716 CH 8040 ZURICH SWITZERLAND	Case 8-03-84455-ess Doc 1	Filed 06/30/03 Entere	d 06/30/03 15:53:40
Eurofactors International Burniffes against Jacob Jabobovitz, and Herman Jacobovitz, and Victor Jacobovitz Amount Confessed Costs by Statue Costs by Statue Costs by Statue Costs by Statue Costs of Execution Salisfaction Total STATE OF NEW YORK, COUNTY OF The undersigned, attorney at law of the State of New York, affirms that I have been or will necessarily be made or incurred herein and are reasonable in amount and affirms this statement be true under penalties of perjury. Dated: JUDGMENT entered the On filing the foregoing affidavit of Confession of Judgment made by the defendant the day of On MOW ON MOTION OF Carl Caller of N.C. Caller, P.C., 1481 42nd Street, DK Sationey(s) for plaintiff its Satomey(s) of plaintiff its Satomey(s) of plaintiff its Satomey(s) of plaintiff its Satomey(s) of record for the plaintiff herein and states that the disbursements above specified are correct and true and the day of On filing the foregoing affidavit of Confession of Judgment made by the defendant the day of On MOW ON MOTION OF Carl Caller of N.C. Caller, P.C., 1481 42nd Street, DK Satomey(s) for plaintiff its Satomey(s) for plaintiff its Satomey(s) of plain	SUPREME COURT OF THE STATE	Or W	141/1/
Jacob Jabobovitz, and Herman Jacobovitz, and Victor Jacobovitz, and Herman Jacobovitz, and Victor Jacobovitz, and Victor Jacobovitz, and Victor Jacobovitz, and Victor Jacobovitz Defendant(s) Amount Confessed \$,2,00,000.00 Costs by Statute \$ 0.00 Foes on Execution \$ 0.00 STATE OF NEW YORK, COUNTY OF The undersigned, attorney at law of the State of New York, affirms that remey(s) of record for the plaintiff herein and states that the disbursements above specified are correct and true have been or will necessarily be made or incurred herein and are reasonable in amount and affirms this statement between under penalties of perjury. Dated: State OF NEW YORK COUNTY OF The undersigned, attorney at law of the State of New York, affirms that the disbursements above specified are correct and true more penalties of perjury. Dated: State OF NEW YORK COUNTY OF The undersigned, attorney at law of the State of New York, affirms that the disbursements above specified are correct and true and plaintiff in the foregoing affidavit of Confession of Judgment made by the defendant herein, sworn to the foregoing affidavit of Confession of Judgment made by the defendant herein, sworn to day of the plaintiff its and Judgment made by the defendant herein, sworn to the Judgment state of			• • • • • • • • • • • • • • • • • • • •
Jacob Jabobowitz, and Herman Jacobowitz, and Herman Jacobowitz, and Herman Jacobowitz, and Wictor Jacobowitz Defendant(s) Amount Confessed \$ 3,200,000.00 Interest \$ 0.00 Costs by Statute \$ 0.00 Costs by Statute \$ 0.00 Transcript \$ 0.00 Satisfaction \$ 0.00 Statisfaction \$ 0.00 Filling Fee \$ 0.00 The undersigned, attorney at law of the State of New York, affirms that he is \$ 1.00 The undersigned, attorney at law of the State of New York, affirms that he is \$ 1.00 The undersigned, attorney at law of the State of New York, affirms that he is \$ 1.00 The undersigned penalties of perjury. Dated: JUDGMENT Entered the	Eurofactors International		P.O.S. 1716
Jacob Jabobovitz, and Herman Jacobovitz, and Victor Jacobovitz and Judgment and States that the disbursements above specified are correct and true and an analysis of palantiff its and Judgment made by the defendant herein, sworn to the day of NOW ON MOTION OF Carl Caller of N.C. Caller, P.C., 1481 42ndStreet, By ADIUDGED that EUROPACTORS INTERNATIONAL residing at Judgment and States that the disbursements above specified are correct and true and recovered and the state of plaintiff its ADIUDGED that EUROPACTORS INTERNATIONAL residing at Judgment and States that the disbursement and Victor Jacobovitz, Herman Jacobovitz and Victor Jacobovitz and Victor Jacobovitz and States and Victor Jacobovitz and States and Judgment by Confession Country of Department and States and Judgment by Confession On One and that plaintiff and Judgment by Confession Country of Adionaction and States and Judgment by Confession Country of Adionaction and States and Stat		Plaintiff(s)	
Amount Confessed Amount Confessed Interest Defendant(s) Amount Confessed Interest Defendant(s) Amount Confessed Interest Defendant(s) Amount Confessed Interest Defendant(s) IUDGMENT BY CONFESSION Amount Confessed S 3,200,000.00 S 0.00 S 0.00 S 0.00 S 0.00 S 0.00 Transcript O.00 Transcript Total S 3,200,000.00 STATE OF NEW YORK, COUNTY OF The undersigned, attorney at law of the State of New York, affirms that The lawe been or will necessarily be made or incurred herein and are reasonable in TOTAL TOTAL S S S S S S S S S S S S S S S S S S S	against	1 141/14///(37)	ZURICH SWITZERLAND
Amount Confessed Interest Amount Confessed Interest Amount Confessed Interest Costs by Statute Costs by Statute Transcript Total Socion STATE OF NEW YORK, COUNTY OF The undersigned, atomey at law of the State of New York, affirms that regregation and affirms this statement be true under penalties of perjury. Dated: JUDGMENT BY ATTORNEY'S AFFIRMATION AT	Jacob Jabobowitz, and		
Amount Confessed			
Costs by Statute Costs by Statute Costs by Statute Transcript Costs on Execution Statisfaction STATE OF NEW YORK, COUNTY OF The undersigned, attorney at law of the State of New York, affirms that The interest of record for the plaintiff herein and states that the disbursements above specified are correct and true that have been or will necessarily be made or incurred herein and are reasonable in JUDGMENT entered the On filing the foregoing affidavit of Confession of Judgment made by the defendant the entering and are reasonable in amount and affirms this statement be true under penalties of perjury. Dated: JUDGMENT entered the On filing the foregoing affidavit of Confession of Judgment made by the defendant the entering sworm to the day of NOW ON MOTION OF Carl Caller of N.C. Caller, P.C., 1481 42ndStreet, BK. ADJUDGED that EUROFACTORS INTERNATIONAL residing at Judgeob Jacobowitz, Herman Jacobowitz and Victor Jacobow defendant(s) residing at Judgeob Jacobowitz, Herman Jacobowitz and Victor Jacobow defendant(s) on Occasts and disbursements, amounting in all to the sum of \$3,200,000.00 Carl Caller Eurofactors International Planniff(s) Carl Caller Carl Caller Carl Caller Carl Caller Carl Caller Eurofactors International Planniff(s) Carl Caller Carl Caller Carl Caller Eurofactors International Planniff(s) Office and from Office Address 1481, 42nd Street	Victor Jacobowitz	Defendant(s)	JUDGMENT BY CONFESSION
Costs by Statute Costs by Sta	Amount Confessed	\$	3,200,000.00
Costs by Statute Costs by Statute Costs by Statute Costs on Execution Costs of Execution Costs on Execution ATTORNEYS AFFIRMATION The undersigned, attorney at law of the State of New York, affirms that Costs of record for the plaintiff APPLICATION ATTORNEYS AFFIRMATION The undersigned, attorney at law of the State of New York, affirms that Costs of record for the plaintiff APPLICATION Costs of Execution County of County of County of County of Execution County of Cou	Interest		0.00
Transcript Pees on Execution Pees of Pees on County Of Pees on Execution Pees of Pees on Pees Open On On On On On Execution Pees on Pees on Execution Pees on Execution Pees on Pees on Pees Open On			\$ 0.00
Transcript Pees on Execution Pees of Pees on County Of Pees on Execution Pees of Pees on Pees Open On On On On On Execution Pees on Pees on Execution Pees on Execution Pees on Pees on Pees Open On	Costs by Statute		0.00
Fees on Execution	•	-	
STATE OF NEW YORK, COUNTY OF The undersigned, attorney at law of the State of New York, affirms that he is The processor of the plaintiff herein and states that the disbursements above specified are correct and true have been or will necessarily be made or incurred herein and are reasonable in amount and affirms this statement be true under penalties of perjury. Dated: TUDGMENT entered the day of On filing the foregoing affidavit of Confession of Judgment made by the defendant herein, sworn to the MOW ON MOTION OF Carl Caller of N.C. Caller, P.C., 1481 42ndStreet, BK ADJUDGED that EUROFACTORS INTERNATIONAL residing at 10.2 1716 CM S SO, 2000.00 12. Herman Jacobowitz, Herman Jacobowitz and Victor Jacobowitz districtions of Jacobowitz disbursements, amounting in all to the sum of 3,200,000 with interest of S 0.00 costs and disbursements, amounting in all to the sum of 3,200,000.00 and that plaintiff have execution thereof. Carl Caller Eurofactors International Plaintiff Additional Plaintiff Addition	Fees on Execution		0.00
Total Total Total ATTORNEYS AFFIRMATION The undersigned, attorney at law of the State of New York, affirms that The is The plaintiff herein and states that the disbursements above specified are correct and true and average been or will necessarily be made or incurred herein and are reasonable in amount and affirms this statement be true under penalties of perjury. Dated: TUDGMENT entered the On filing the foregoing affidavit of Confession of Judgment made by the defendant herein, sworn to day of NOW ON MOTION OF Carl Caller of N.C. Caller, P.C., 1481 42ndStreet, BK, ADJUDGED that EUROFACTORS INTERNATIONAL plaintiff(s) residing at 15 1/1/16 CM Syp. 2000 Co. M. SUTUBLE AND Conceive of Jacob Jacobovitz, Herman Jacobowitz and Victor Jacobovic fepdant(s) residing at 15 2/1/16 CM Syp. 2000 Co. Minimizers of Syp. 2000 Co. On making a total of Syp. 2000 Co. Minimizers of Syp. 2000 Co. On making a total of Syp. 2000 Co. Minimizers of Syp. 2000 Co. On Co. On making a total of Syp. 2000 Co. On			
ATTORNEY'S AFFIRMATION The undersigned, attorney at law of the State of New York, affirms that The undersigned, attorney at law of the State of New York, affirms that In have been or will necessarily be made or incurred herein and are reasonable in TUDGMENT entered the On filing the foregoing affidavit of Confession of Judgment made by the defendant the day of NOW ON MOTION OF Carl Caller of N.C. Caller, P.C., 1481 42ndStreet, BK ADJUDGED that EUROFACTORS INTERNATIONAL residing at 10.5 / 1/16 CM Sto. Tesiding at 10.5 / 1/16 CM Sto. Tesiding at 10.5 / 1/16 CM Sto. The Jet A Mark Portage Advances The State of Now On Making a total of Stone of State of Stone The State of State of Now On Making a total of Stone The State of State of Now On Making a total of Stone The State of State of Now On Making a total of Stone The State of State of Now On Making a total of Stone The State of State of Now On Making a total of Stone The State of State of Now On Making a total of Stone The State of State of Now On Making a total of Stone The State of State of Now On Making a total of Stone The State of State of Now York 11219 The State of State of Now York 11219 The State of Now York 11219 Attorney(s) for Part of Now On Making a total of Stone The State of State of Now On Making a total of Stone The State of State of Now York 11219 The State of Now York 11219	rung ree	m 1	0.00
The undersigned, attorney at law of the State of New York, affirms that he is provided in the plaintiff herein and states that the disbursements above specified are correct and true have been or will necessarily be made or incurred herein and are reasonable in amount and affirms this statement be true under penalties of perjury. Dated: JUDGMENT entered the	STATE OF NEW YORK COUNTY OF	l otal	3,200,000.00
ADJUDGED that EUROFACTORS INTERNATIONAL plaintiff is Those of Society of Soci	The undersigned, attorney at law of the State of Ne	w York, affirms that he	ATTORNEY'S AFFIRMATION
ADJUDGED that EUROFACTORS INTERNATIONAL residing at \$\int_{0.5} \frac{1716}{1716} \cong \frac{1}{6} \c	On filing the foregoing affidavit of Confession of Jud	gment made by the defendant	,
ADJUDGED that EUROFACTORS INTERNATIONAL residing at \$\int_{0.5} \int_{1/6} \int_{0.5} \int_{1/6} \int_{0.5} \int_{0.6} \i	NOW ON MOTION OF Carl Caller of	of N.C. Caller P.C	1491 4254554 577
residing at Jacob Jacobowitz, Herman Jacobowitz and Victor Jacobowitz the sum of: 3,200,000 with interest of \$ 0.00 making a total of \$ 0.00 together with \$ 0.00 costs and disbursements, amounting in all to the sum of \$ 3,200,000.00 and that plaintiff have execution thereof. County of County of County of Carl Caller Eurofactors International Jacob Jacobowitz Herman Jacobowitz Herman Jacobowitz Victor Jacobowitz	attorney(s) for plaintiff it is	in the carrety inc	., 1401 42HdStreet, BKI
residing at Jacob Jacobowitz, Herman Jacobowitz and Victor Jacobowitz the sum of: 3,200,000 with interest of \$ 0.00 making a total of \$ 0.00 together with \$ 0.00 costs and disbursements, amounting in all to the sum of \$ 3,200,000.00 and that plaintiff have execution thereof. County of County of County of Carl Caller Eurofactors International Jacob Jacobowitz Herman Jacobowitz Herman Jacobowitz Victor Jacobowitz	residing at POSB 1716 CH STO, 2000	ERNATIONAL A. SWIDERLAND	
Index No. 14210/03 COURT COUNTY OF Carl Caller Eurofactors International Jacob Jacobowitz Herman Jacobowitz Victor Jacobowitz	do recover of Jacob Jacobowitz, Herma	n Jacobowitz and V	ictor Jacobowitz
Index No. 14210/03 COURT COUNTY OF Carl Caller Eurofactors International Jacob Jacobowitz Herman Jacobowitz Victor Jacobowitz	the sum of 3, 200, 600 with interest of \$	0.00 making a total	of \$ 0.00
Index No. 14210/03 COURT COUNTY OF Affidabit and Judgment by Confession Carl Caller Eurofactors International Plaintiff(s) Jacob Jacobowitz Herman Jacobowitz Victor Jacobowitz Victor Jacobowitz No fice and Post Office Address 1481, 42nd Street Brooktyn, New York 11219	togetier with 5 U 00 costs and dispurse	ments, amounting in all to the	sum of \$ 3,200,000.00
Carl Caller Eurofactors International Jacob Jacobowitz Herman Jacobowitz Victor Jacobowitz Victor Jacobowitz Victor Jacobowitz	and that plantiff have execution diefeot.	lu	lee A Clerk
Carl Caller Eurofactors International Plaintiff(s) Jacob Jacobowitz Herman Jacobowitz Victor Jacobowitz Victor Jacobowitz Victor Jacobowitz	Index No. 14210/03 COURT	СО	UNTY OF
Eurofactors International Jacob Jacobowitz Herman Jacobowitz Victor Jacobowitz Victor Jacobowitz Victor Jacobowitz Attorney(s) for 1.0 Office and Post Office Address 1481 42nd Street Brooklyn, New York 11219	Affidavit and	Judgment by	Confession
Eurofactors International Jacob Jacobowitz Herman Jacobowitz Victor Jacobowitz Victor Jacobowitz Victor Jacobowitz Attorney(s) for 1.0 Office and Post Office Address 1481 42nd Street Brooklyn, New York 11219	Carl Callo		mı/
Jacob Jacobowitz Herman Jacobowitz Victor Jacobowitz Wictor Jacobowitz Victor Jacobowitz Jacobowitz Victor Jacobowitz Victor Jacobowitz		4	<u> </u>
Jacob Jacobowitz Herman Jacobowitz Victor Jacobowitz Wictor Jacobowitz Wictor Jacobowitz Herman Jacobowitz Wictor Jacobowitz Wictor Jacobowitz			TO CANGE WAS
Herman Jacobowitz Victor Jacobowitz Brooklyn, New York 11219	againsı Jacob Jacobowitz		
VICTOR Jacobowitz			
	Victor Jacobowitz	Brooklyn,	NEW TOLK 1171A
Defendant(s)	The state of the s	1	
	De	efendant(s)	

Filed 06/30/03 Case 8-03-84455-ess Entered 06/30/03 15:53:40 KINGS

SUPREME COURT OF THE STATE OF NEW YORK **COUNTY OF** Index No. Eurofactors International

> Plaintiff(s) Jacob Jacobowitz, and Herman Jacobowitz, and Victor Jacobowitz

Defendant(s)

AFFIDAVIT OF CONFESSION OF JUDGMENT

STATE OF NEW YORK, COUNTY OF KINGS Jacob Jacobowitz, Herman

> being duly sworn, deposes and says: that deponent is Jacobowitz and Victor Jacobowitz

SS.:

hedefendant herein

The defendant hereby confesses judgment herein and authorizes entry thereof against defendant in the sum Defendant resides at (JACOO) 171 Hores (Hearts) 116 Resider St (Victor) 171 Per State of New York Defendant authorizes entry of\$ 3,200,000 of judgment in Supreme Court, and State of New York Kings County, New York, if said residence address is not in New York State.

This confession of judgment is for a debt justly the following facts:

due to the plaintiff arising from

On or about March 3, 2003, Plaintiff advanced the sum of \$ 3,200,000.00 to Defendants as a loan to be repaid in full by April 3, 2003 ("Maturity"). Defendant has not repaid said loan at Maturity and is in default.

Defendants acknowledge that they are the (actual or beneficial) owners of the following properties and authorize this judgement to be recorded against such properties:

1) Boro: 3, Block: 1942, Lot: 6

2) Boro: 3, Block: 2224, Lot: 1306

3) Boro: 3, Block: 3149, Lot: 1

4) Boro: 3, Block: 2375, Lot: 16

5) Boro: 3, Block: 2200, Lot: 1203

6) Boro: 3, Block: 2219, Lot:12

7) Boro: 3, Block: 2186, Lot: 1020

This affidavit, if made in connection with an agreement for the purchase for \$1,500.00 or less of any commodities for any use other than a commercialor business use upon any plan of deferred payments whereby the price or cost is payable in two or more installments, was executed subsequent to the time a default occurred in the payment of an installment thereunder.

Sworn to before me this

day of AP214,2003

CARL CALLER

NOTARY PUBLIC, State of New York if debt is not yet due. No. 01CA4665283

Qualified in Xings County Commission Expires Feb. 28. 2003 The name signed must be printed beneath

UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF NEW YORK

STATEMENT PURSUANT TO LOCAL BANKRUPTCY RULE 1073-2(b)

DEBTOR(S): Herman Jacobs	CASE NO.:
Pursuant to Local Bankruptcy Rule 1073-2(b), the deconcerning Related Cases, to the petitioner's best knowledge,	btor <i>(or any other petitioner)</i> hereby makes the following disclosurinformation and belief:
was pending at any time within six years before the filing of the are spouses or ex-spouses; (iii) are affiliates, as defined in 11 (v) are a partnership and one or more of its general partnership.	f E.D.N.Y. LBR 1073-1 and E.D.N.Y. LBR 1073-2 if the earlier case new petition, and the debtors in such cases: (i) are the same; (ii U.S.C. § 101(2); (iv) are general partners in the same partnerships; (vi) are partnerships which share one or more common generatent of either of the Related Cases had, an interest in property tha U.S.C. § 541(a).]
NO RELATED CASE IS PENDING OR HAS BEEN PENI	DING AT ANY TIME.
THE FOLLOWING RELATED CASE(S) IS PENDING O	R HAS BEEN PENDING:
1. CASE NO.: 03-82321 JUDGE: Cvganowski	DISTRICT/DIVISION: EDNY - Central Islip
CASE STILL PENDING (Y/N): Y [If closed] Date of	closing:
CURRENT STATUS OF RELATED CASE: Creditors' Co	mmittee and Chapter 11 Trustee appointed.
(Discharged/	awaiting discharge, confirmed, dismissed, etc.)
MANNER IN WHICH CASES ARE RELATED (Refer to NO	TE ab ove): See Notes (iii) and (vii) above.
	'A" ("REAL PROPERTY") WHICH WAS ALSO LISTED IN
2. CASE NO.: 03-82323 JUDGE: Cyganowsk	iDISTRICT/DIVISION: EDNY - Central Islip
CASE STILL PENDING (Y/N): Y [If closed] Date of	
CURRENT STATUS OF RELATED CASE: Creditors' Con	
(Discharged/	awaiting discharge, confirmed, dismissed, etc.)
MANNER IN WHICH CASES ARE RELATED (Refer to NO	
REAL PROPERTY LISTED IN DEBTOR'S SCHEDULE "A IN SCHEDULE "A" OF RELATED CASE:	

DISCLOSURE OF RELATED CASES (cont'd)

3. CASE NO.: 03-82324	JUDGE: Cyganowski	district/division: EDNY- Central Islip
CASE STILL PENDING (Y/N):_	Y [If closed] Date of closing:_	
CURRENT STATUS OF RELAT	ED CASE: Creditors' Committee	and Chapter 11 Trustee appointed.
	(Discharged/awaiting	discharge, confirmed, dismissed, etc.)
MANNER IN WHICH CASES A	RE RELATED (Refer to NOTE above	e): See Notes (iii) and (vii) above.
REAL PROPERTY LISTED IN I IN SCHEDULE "A" OF RELATI		L PROPERTY") WHICH WAS ALSO LISTED
NOTE: Pursuant to 11 U.S.C. § 10 not be eligible to be debtors. Such	9(g), certain individuals who have ha h an individual will be required to fil	d prior cases dismissed within the preceding 180 days may e a statement in support of his/her eligibility to file.
	OR/PETITIONER'S ATTORNEY, A	
I am admitted to practice in the E	astern District of New York (Y/N):_	<u>Y</u>
CERTIFICATION (to be signed by	oy pro se debtor/petitioner or debtor/	petitioner's attorney, as applicable):
I certify under penalty of perjury except as indicated elsewhere on t	- · ·	t related to any case now pending or pending at any time,
		$\alpha \Delta$
Signature of Debtor's Attorney	Si	gnature of Pro Se Debtor/Petitioner
	23	30 Park Avenue
	M	ailing Address of Debtor/Petitioner
	N	ew York, New York 10169
	Ci	ty, State, Zip Code
	(2	212)661-9100
	Ar	ea Code and Telephone Number

Failure to fully and truthfully provide all information required by the E.D.N.Y. LBR 1073-2 Statement may subject the debtor or any other petitioner and their attorney to appropriate sanctions, including without limitation conversion, the appointment of a trustee or the dismissal of the case with prejudice.

NOTE: Any change in address must be reported to the Court immediately IN WRITING. Dismissal of your petition may otherwise result.

USBC-2

ADDENDUM TO STATEMENT PURSUANT TO LOCAL BANKRUPTCY RULE 1073-2(b)

4. CASE NO. : <u>03-82325</u> JU	DGE: <u>Cyganowski</u>	DISTRICT/DIVISION: EDNY - Central Islip
CASE STILL PENDING (Y/N): <u>Y</u>	{If closed} Date of	Closing:
CURRENT STATUS OF RELAT		Committee and Chapter 11 Trustee appointed. d/awaiting discharge, confirmed, dismissed, etc.)
MANNER IN WHICH CASES A	RE RELATED: See Not	es (iii) and (vii) above.
		E "A" ("REAL PROPERTY") WHICH WAS E:
5. CASE NO. : <u>03-82660</u> JU	DGE: <u>Cyganowski</u>	DISTRICT/DIVISION: <u>EDNY - Central Islip</u>
CASE STILL PENDING (Y/N): <u>Y</u>	{If closed} Date of 0	Closing:
CURRENT STATUS OF RELAT		Committee and Chapter 11 Trustee appointed. /awaiting discharge, confirmed, dismissed, etc.)
MANNER IN WHICH CASES A	RE RELATED: See Not	es (iii) and (vii) above.
		"A" ("REAL PROPERTY") WHICH WAS E:
6. CASE NO. : <u>03-82661</u> JU	DGE: <u>Cyganowski</u>	DISTRICT/DIVISION: EDNY - Central Islip
CASE STILL PENDING (Y/N): <u>Y</u>	{If closed} Date of	Closing:
CURRENT STATUS OF RELAT		Committee and Chapter 11 Trustee appointed. ed/awaiting discharge, confirmed, dismissed, etc.
MANNER IN WHICH CASES A	RE RELATED: See Not	es (iii) and (vii) above.
		E "A" ("REAL PROPERTY") WHICH WAS

7. CASE NO. : <u>03-82662</u>	JUDGE: Cygano	<u>wski</u> D	ISTRICT/DIVISION: EDNY - Central Islip
CASE STILL PENDING (Y/N	$): \underline{Y} \{ \text{If closed} \}$	Date of Clo	sing:
CURRENT STATUS OF REL		•	Chapter 11 - Order for Relief Pending. vaiting discharge, confirmed, dismissed, etc.)
MANNER IN WHICH CASES	S ARE RELATED	: See Notes	(iii) and (vii) above.
			A" ("REAL PROPERTY") WHICH WAS
8. CASE NO. : <u>03-82838</u>	JUDGE: Cygano	<u>wski</u> Di	ISTRICT/DIVISION: <u>EDNY - Central Islip</u>
CASE STILL PENDING (Y/N	$(): \underline{Y} \{ \text{If closed} \}$	Date of Clo	osing:
CURRENT STATUS OF REL			ommittee and Chapter 11 Trustee appointed. awaiting discharge, confirmed, dismissed, etc.
MANNER IN WHICH CASES	S ARE RELATED	: See Notes	(iii) and (vii) above.
			A" ("REAL PROPERTY") WHICH WAS
9. CASE NO. : <u>03-82839</u>	JUDGE: Cygano	wski D	ISTRICT/DIVISION: <u>EDNY - Central Islip</u>
CASE STILL PENDING (Y/N	$(): \underline{Y} \{ \text{If closed} \}$	Date of Clo	osing:
CURRENT STATUS OF REL			ommittee and Chapter 11 Trustee appointed. awaiting discharge, confirmed, dismissed, etc.)
MANNER IN WHICH CASES	S ARE RELATED	: See Notes	(iii) and (vii) above.
			A" ("REAL PROPERTY") WHICH WAS

10. CASE NO. : <u>03-82840</u> JUDGE: <u>Cyganowski</u> DISTRICT/DIVISION: <u>EDNY - Central Islip</u>
CASE STILL PENDING (Y/N): Y {If closed} Date of Closing:
CURRENT STATUS OF RELATED CASE: Creditors' Committee and Chapter 11 Trustee appointed. (Discharged/awaiting discharge, confirmed, dismissed, etc.)
MANNER IN WHICH CASES ARE RELATED: See Notes (iii) and (vii) above.
REAL PROPERTY LISTED IN DEBTOR'S SCHEDULE "A" ("REAL PROPERTY") WHICH WAS ALSO LISTED IN SCHEDULE "A" OF RELATED CASE:
11. CASE NO. : <u>03-82841</u> JUDGE: <u>Cyganowski</u> DISTRICT/DIVISION: <u>EDNY - Central Islip</u>
CASE STILL PENDING (Y/N): Y {If closed} Date of Closing:
CURRENT STATUS OF RELATED CASE: Creditors' Committee and Chapter 11 Trustee appointed. (Discharged/awaiting discharge, confirmed, dismissed, etc.)
MANNER IN WHICH CASES ARE RELATED: See Notes (iii) and (vii) above.
REAL PROPERTY LISTED IN DEBTOR'S SCHEDULE "A" ("REAL PROPERTY") WHICH WAS ALSO LISTED IN SCHEDULE "A" OF RELATED CASE: